

SERFF Tracking Number: MANU-127851033 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 50366
 Company Tracking Number: PPR SPEC PAGES FOR 10PROSULG - REPRICE (2011)
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.002 Joint (Last Survivor)
 Adjustable Life
 Product Name: PPR Spec Pages for 10PROSULG - Reprice (2011)
 Project Name/Number: PPR Spec Pages for 10PROSULG - Reprice (2011)/PPR Spec Pages for 10PROSULG - Reprice (2011)

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)

Product Name: PPR Spec Pages for 10PROSULG - Reprice (2011) SERFF Tr Num: MANU-127851033 State: Arkansas

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 50366
 Adjustable Life Closed

Sub-TOI: L09I.002 Joint (Last Survivor) Co Tr Num: PPR SPEC PAGES FOR 10PROSULG - REPRICE (2011) State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Helene Landow, Karren Phair, Debbie Tom, Jacqueline Lau, Joel Meggs, Virginia Bove

Date Submitted: 11/30/2011

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: PPR Spec Pages for 10PROSULG - Reprice (2011)
 Project Number: PPR Spec Pages for 10PROSULG - Reprice (2011)
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type:
 Filing Status Changed: 12/07/2011
 State Status Changed: 12/07/2011
 Created By: Virginia Bove
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Virginia Bove

Filing Description:

INDIVIDUAL UNIVERSAL LIFE

Policy:

Specification Page 3 (01/2012)-S

Specification Page 3A (01/2012)-S

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Specification Page 3B (01/2012)-S

Supplementary Benefits:

- Specification Page 3.3-06PPR-S (01/2010)-S
- Specification Page 3.3-06PPRE-S (01/2012)-S
- Specification Page 3.3-PPRF(S) (01/2012)-S

We are submitting to your office notification of rate changes to Policy Form, 10PROSULG, as well as its Policy Protection Riders. There are three Policy Protection riders available with 10PROSULG; the policyowner must elect one of the three riders at the time of the policy's issue. These rate changes will apply to all new policies being issued and do not affect any in-force policies. These increases are due to changes in market conditions.

Please note that the below forms were the subject of an earlier reprice; that submission was filed under SERFF Tracking Number MANU-126871153 and was approved on November 09, 2010.

Form 10PROSULG, Flexible Premium Survivorship Universal Life Insurance Policy, was approved by your office January 8, 2010, under SERFF Tracking # MANU-126417376. These changes relate to increases in the Planned and Minimum Initial Premiums on Page 3, the Premium Charge percentages on Page 3A, the Surrender Charge calculation on Page 3A, and the Premium Charge Limit on Page 3B. Please find enclosed revised Policy Specification pages, bearing a revision date (01/2012), wherein these changes are reflected. These revised Specification Pages are meant to replace the corresponding pages that were filed and approved in the earlier submission.

Form 06PPR-S, Policy Protection Rider, was approved by your office on March 14, 2006 under SERFF Tracking # SERT-6M7PVL624/00-00/00-00/00. These changes relate to increases in the Policy Protection Premium Charge percentages on Specification Page 3.3-06BPPR-S.

Please find enclosed revised Policy Specification pages, bearing a revision date (01/2012)-S, wherein these changes are reflected. These revised Specification Pages are meant to replace the corresponding pages that were filed and approved in earlier submissions.

Form 06PPRE-S, Policy Protection Rider – Enhanced, was approved by your office on March 14, 2006 under SERFF Tracking # SERT-6M7PVL624/00-00/00-00/00. These changes relate to increases in the Policy Protection Premium Charge percentages on Specification Page 3.3-06BPPRE-S. Please find enclosed revised Policy Specification pages, bearing a revision date (01/2012)-S, wherein these changes are reflected. These revised Specification Pages are meant to replace the corresponding pages that were filed and approved in earlier submissions.

Policy Specifications/Policy Protection Rider – Flex, was approved by your office on November 9, 2007 under SERFF Tracking # MANU-125297241. These changes relate to increases in the Policy Protection Premium Charge percentages

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on Specification Pages 3.3PPRF(S). Please find enclosed revised Policy Specification pages, bearing a revision date (01/2012)-S, wherein these changes are reflected. These revised Specification Pages are meant to replace the corresponding pages that were filed and approved in earlier submissions.

We enclose for your review and approval updated Actuarial Memoranda reflecting these changes and demonstrating our continued compliance with your jurisdiction's statutes and regulations. With the exception of the above-noted changes, no revisions have been made to these forms or to the supporting documentation from the previous submissions. Please note that a similar submission is being filed contemporaneously for the Single Life version of this product. That submission bears SERFF Tracking # MANU-127851038.

We trust you will find the foregoing acceptable, and look forward to your state's approval in the usual manner. Should you have any questions or concerns, please feel free to contact me at (416) 852-4842 or via e-mail at joel_meggs@jhancock.com.

Company and Contact

Filing Contact Information

Joel Meggs, Sr. Contract Analyst Joel_Meggs@jhancock.com
 200 Bloor St E 416-852-4842 [Phone]
 Toronto, ON M4W 1E5 416-926-3121 [FAX]

Filing Company Information

John Hancock Life Insurance Company CoCode: 65838 State of Domicile: Michigan
 (U.S.A.)
 P. O. Box 600 Group Code: 904 Company Type: insurance/financial
 Contracts and Compliance Group Name: State ID Number:
 Buffalo, NY 14201-0600 FEIN Number: 01-0233346
 (416) 926-3000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 6
 Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$300.00	11/30/2011	54144538

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/07/2011	12/07/2011

SERFF Tracking Number:	MANU-127851033	State:	Arkansas
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	Adjustable Life		
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Disposition

Disposition Date: 12/07/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MANU-127851033 State: Arkansas

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	
Supporting Document	Application	No	
Supporting Document	Health - Actuarial Justification	No	
Supporting Document	Outline of Coverage	No	
Supporting Document	Appendix 1 - Forms Listing	Yes	
Supporting Document	Actuarial Description (includes Basis of Reserves)	No	
Form	Policy Specification	Yes	
Form	Policy Specification	Yes	
Form	Policy Specification	Yes	
Form	Policy Specification	Yes	
Form	Policy Specification	Yes	
Form	Policy Specification	Yes	

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	3 (01/2012)-S	Schedule	Policy Specification	Initial		0.000	10PROSULG 3(01-2012)-S AR.pdf
	3A (01/2012)-S	Schedule	Policy Specification	Initial		0.000	10PROSULG 3A(01-2012)- S generic.pdf
	3B (01/2012)-S	Schedule	Policy Specification	Initial		0.000	10PROSULG 3B(01-2012)- S generic.pdf
	3.3-06PPR-S (01/2012)-S	Schedule	Policy Specification	Initial		0.000	3.3-06PPR-S (01-2012)- S.pdf
	3.3-06PPRE-S (01/2012)-S	Schedule	Policy Specification	Initial		0.000	3.3-06PPRE- S (01-2012)- S.pdf
	3.3-PPRF(S) (01/2012)-S	Schedule	Policy Specification	Initial		0.000	3.3-PPRF(S) (01-2012)- S.pdf

1. POLICY SPECIFICATIONS

Lives Insured	No. 1 - [John Doe]	Plan Name	[SUL-G]
	No. 2 - [Jane Doe]		
Age at Policy Date	No. 1 - [35]	Policy Number	[12 345 678]
	No. 2 - [32]		
[Sex]	No. 1 - [Male]	Issue Date	[March 1, 2011]
	No. 2 - [Female]		
Risk Classification	No. 1 - [Standard] [Non Smoker]	Policy Date	[March 1, 2011]
	No. 2 - [Standard] [Non Smoker]		
Additional Ratings	No. 1 - [not applicable]		
	No. 2 - [not applicable]		
Owner, Beneficiary	As designated in the application unless subsequently changed		
Death Benefit Option at Issue	[Option 1]		
Life Insurance Qualification Test Elected	[Guideline Premium Test]		
		Face Amount at Issue	[\$[250,000]]
Governing Law	[Arkansas]		

PREMIUMS AT ISSUE

Premium Mode	[Annual]
Planned Premium	\$ [1,269.51 per Policy Year]
Minimum Initial Premium	\$ [55.76]

Notice: This policy provides life insurance coverage for the lifetime of the Lives Insured if sufficient premiums are paid.

Keeping the policy and coverage in force will be affected by factors such as: changes in the current Cost of Insurance rates, the amount, timing and frequency of premium payments; the interest rate being credited to the Guaranteed Interest Account; changes to the Death Benefit Option; changes in the Face Amount; loan activity; withdrawals; and deductions for any applicable Supplementary Benefit riders that are attached to, and made a part of, this policy. Also refer to the Grace Period and Policy Termination provisions in Sections 9 and 10.

This policy will not go into default if all Planned Premiums shown above are paid when they are due, and you do not take any policy loans or withdrawals and there are no other policy changes. For purposes of the preceding statement we have assumed maximum mortality, maximum expenses, minimum interest and that you do not terminate any Supplementary Benefit riders that are attached to, and made a part of, this policy.

(SAMPLE FOR LAPSE PROTECTION INFORMATION WHEN THE PLANNED PREMIUM DOES NOT PROJECT A LAPSE)

1. POLICY SPECIFICATIONS

Lives Insured	No. 1- [John Doe] No. 2- [Jane Doe]	Plan Name	[SUL-G]
Age at Policy Date	No. 1 - [35] No. 2 - [32]	Policy Number	[12 345 678]
[Sex]	No. 1 - [Male] No. 2 - [Female]	Issue Date	[March 1, 2011]
Risk Classification	No. 1 - [Standard] [Non Smoker] No. 2 - [Standard [Non Smoker]	Policy Date	[March 1, 2011]
Additional Ratings	No. 1 - [not applicable] No. 2 - [not applicable]		
Owner, Beneficiary	As designated in the application unless subsequently changed		
Death Benefit Option at Issue	[Option 1]		
Life Insurance Qualification Test Elected	[Guideline Premium Test]		
		Face Amount at Issue	[\$[250,000]
Governing Law	[Arkansas]		

PREMIUMS AT ISSUE

Premium Mode	[Annual]
Planned Premium	\$ [1,179.76 per Policy Year]
Minimum Initial Premium	\$ [55.76]

Notice: This policy provides life insurance coverage for the lifetime of the Lives Insured if sufficient premiums are paid.

Keeping the policy and coverage in force will be affected by factors such as: changes in the current Cost of Insurance rates, the amount, timing and frequency of premium payments; the interest rate being credited to the Guaranteed Interest Account; changes to the Death Benefit Option; changes in the Face Amount; loan activity; withdrawals; and deductions for any applicable Supplementary Benefit riders that are attached to, and made a part of, this policy. Also refer to the Grace Period and Policy Termination provisions in Sections 9 and 10.

This policy will provide coverage until Policy Month [7], Policy Year [67] if all Planned Premiums shown above are paid when they are due, and you do not take any policy loans or withdrawals and there are no other policy changes. For purposes of the preceding statement we have assumed maximum mortality, maximum expenses, minimum interest and that you do not terminate any Supplementary Benefit riders that are attached to, and made a part of, this policy.

(ALTERNATE SAMPLE PAGE FOR LAPSE PROTECTION INFORMATION WHEN THE PLANNED PREMIUM PROJECTS A LAPSE)

1. POLICY SPECIFICATIONS (continued) – Policy [12 345 678]

MAXIMUM EXPENSE CHARGES**Deductions from Premium Payments**

Premium Charge	A percentage of each premium payment, the percentages as shown below:		
	<u>Policy Years</u>	<u>Up to Premium Charge Limit *</u>	<u>Excess of Premium Charge Limit</u>
	1	39%	16%
	2+	16%	16%

*Premium Charge Limit is shown in the Table of Values in this Section 1.

Monthly Deductions: The following charges are deducted monthly from the Policy Value:

Administrative Charge	\$20.00
Contract Charge	[\$0.0401] per \$1000 of Face Amount
Coverage Expense Charge	[\$0.0458] per \$1000 of Face Amount
Cost of Insurance Charge	Determined in accordance with Section 13. Maximum Monthly Rates per \$1000 are shown in Section 2.

Other Charges

Surrender Charge Charge deducted from the Policy Value during the Surrender Charge Period. See Sections 5 and 16 for details of when a Surrender Charge applies.

The Surrender Charge for the Face Amount at Issue is \$[4,200.27], minus 23% of the lesser of (a) or (b), where

- (a) is the sum of premiums paid in the first Policy Year; and
- (b) is \$[1,269.51].

The Surrender Charge will reduce monthly over the Surrender Charge Period until it becomes zero. The table below shows the applicable grading percentage at the beginning of each Policy Year during the Surrender Charge Period (proportionate grading percentages apply for other Policy Months). The amount to which the Surrender Charge is reduced at any time is determined by multiplying the initial amount of Surrender Charge by the percentage that is applicable at that interval during the Surrender Charge Period.

Surrender Charge Period (Policy Year)	Maximum Percentage of Surrender Charge	Surrender Charge Period (Policy Year)	Maximum Percentage of Surrender Charge
1	[100.00]%	11	[91.31]%
2	[99.24]%	12	[90.29]%
3	[98.46]%	13	[89.25]%
4	[97.66]%	14	[88.17]%
5	[96.83]%	15	[87.06]%
6	[95.97]%	16	[85.92]%
7	[95.09]%	17	[84.74]%
8	[94.19]%	18	[66.83]%
9	[93.26]%	19	[49.37]%
10	[92.30]%	20	[32.40]%
		21	[0.00]%

Supplementary Benefit Rider Charges	Charges for applicable riders are shown under Supplementary Benefits of this Section 1.
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1. POLICY SPECIFICATIONS (continued) – Policy [12 345 678]

TABLE OF VALUES

Refer to your policy provisions for details on the terms and values shown in this table.

Minimum Face Amount	\$250,000
Minimum Face Amount Decrease	\$ 50,000
Guaranteed Interest Account Annual Rate	Not less than 3%
Loan Interest Rate	As defined in Section 15
Maximum Loan Interest Credited Differential	2.00%
Minimum Loan Amount	\$500
Minimum Withdrawal Amount	\$500
Death Benefit Discount Factor	1.0024663
Premium Charge Limit	[\$1,269.51]

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

SUPPLEMENTARY BENEFITS

BENEFIT	POLICY PROTECTION RIDER
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
BENEFIT COST	NOT APPLICABLE

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	NOT APPLICABLE						
POLICY PROTECTION PREMIUM CHARGE	<table> <tr> <td>POLICY YEAR 1:</td><td>46% OF PREMIUMS PAID UP TO \$1,269.51 AND 21% THEREAFTER</td></tr> <tr> <td>POLICY YEARS 2-6:</td><td>23% OF PREMIUMS PAID</td></tr> <tr> <td>POLICY YEARS 7 AND AFTER:</td><td>19% OF PREMIUMS PAID</td></tr> </table>	POLICY YEAR 1:	46% OF PREMIUMS PAID UP TO \$1,269.51 AND 21% THEREAFTER	POLICY YEARS 2-6:	23% OF PREMIUMS PAID	POLICY YEARS 7 AND AFTER:	19% OF PREMIUMS PAID
POLICY YEAR 1:	46% OF PREMIUMS PAID UP TO \$1,269.51 AND 21% THEREAFTER						
POLICY YEARS 2-6:	23% OF PREMIUMS PAID						
POLICY YEARS 7 AND AFTER:	19% OF PREMIUMS PAID						
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00						
POLICY PROTECTION CONTRACT CHARGE	\$0.0401 PER \$1000 OF FACE AMOUNT						
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.						
POLICY PROTECTION VALUE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.						

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

SUPPLEMENTARY BENEFITS

BENEFIT	POLICY PROTECTION RIDER-ENHANCED
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
PROTECTION COMMENCEMENT DATE	March 1, 2011
BENEFIT COST	\$0.0405 PER \$1,000 OF TOTAL FACE AMOUNT (BASIC PLUS ANY RETURN OF PREMIUM DEATH BENEFIT) DEDUCTED MONTHLY.

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	\$0.0405 PER \$1,000 OF TOTAL FACE AMOUNT (BASIC PLUS ANY RETURN OF PREMIUM DEATH BENEFIT) DEDUCTED MONTHLY. HOWEVER, IF IN THE FIRST POLICY YEAR THE TOTAL PREMIUM PAID IS EQUAL TO OR GREATER THAN \$3,900.00, THE BENEFIT COST WILL BE REDUCED TO ZERO AS OF THE SECOND POLICY YEAR SOLELY FOR PURPOSES OF DETERMINING THE POLICY PROTECTION VALUE.	
POLICY PROTECTION PREMIUM CHARGE	POLICY YEAR 1:	46% OF PREMIUMS PAID UP TO \$1,269.51 AND 21% THEREAFTER
	POLICY YEARS 2-6:	23% OF PREMIUMS PAID
	POLICY YEARS 7 AND AFTER:	19% OF PREMIUMS PAID
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00	
POLICY PROTECTION CONTRACT CHARGE	\$0.0401 PER \$1000 OF FACE AMOUNT	
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.	
POLICY PROTECTION VALUE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.	

1. POLICY SPECIFICATIONS (CONTINUED) - POLICY 12 345 674

SUPPLEMENTARY BENEFITS

BENEFIT	POLICY PROTECTION RIDER FLEX
LIFE INSURED DETAILS	LIFE INSUREDS' NAMES, AGES, SEX AND RISK CLASSIFICATION ARE SHOWN IN THE POLICY SPECIFICATIONS SECTION FOR THE POLICY.
BENEFIT PERIOD	UP TO THE POLICY ANNIVERSARY ON WHICH THE YOUNGEST OF THE LIVES INSURED REACHES ATTAINED AGE 121 OR WOULD HAVE REACHED ATTAINED AGE 121 IF LIVING
BENEFIT COST	NOT APPLICABLE

THE FOLLOWING ITEMS ARE USED IN DETERMINING THE POLICY PROTECTION VALUE AS DESCRIBED IN THIS BENEFIT:

POLICY PROTECTION BENEFIT COST	NOT APPLICABLE
POLICY PROTECTION PREMIUM CHARGE	POLICY YEAR 1: 46% OF PREMIUMS PAID UP TO \$1,269.51 AND 21% THEREAFTER POLICY YEARS 2-6: 23% OF PREMIUMS PAID POLICY YEARS 7 AND AFTER: 19% OF PREMIUMS PAID
POLICY PROTECTION ADMINISTRATIVE CHARGE	\$20.00
POLICY PROTECTION CONTRACT CHARGE	\$0.0401 PER \$1000 OF FACE AMOUNT
POLICY PROTECTION VALUE INTEREST RATES	THE POLICY PROTECTION VALUE WILL BE CREDITED WITH THE PERCENTAGE RATES AS SHOWN IN THE TABLE OF POLICY PROTECTION VALUE INTEREST RATES IN SECTION 1.
POLICY PROTECTION VALUE RATES	RATES ARE DETERMINED FROM THE POLICY PROTECTION VALUE RATES TABLE 1 OR TABLE 2 AS SHOWN IN SECTION 1 AND AS DESCRIBED UNDER THE POLICY PROTECTION VALUE PROVISION.

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: not applicable Comments:		
Bypassed - Item: Application Bypass Reason: not applicable Comments:		
Bypassed - Item: Health - Actuarial Justification Bypass Reason: not applicable Comments:		
Bypassed - Item: Outline of Coverage Bypass Reason: not applicable Comments:		
Satisfied - Item: Appendix 1 - Forms Listing Comments: not applicable.		

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Item Status:

Status

Date:

Satisfied - Item: Actuarial Description (includes Basis of Reserves)

Comments:

Attachments:

06PPRE-S _Survivorship_ AM GEN.pdf
 06PPR-S _Survivorship_ AM GEN.pdf
 06PPR-S FLEX Spec Pages _Survivorship_ AM GEN.pdf
 10PROSULG AM GEN.pdf